

FIG. 1

SECRET

VIRTUAL WALLET — 12

Identification Information	18
Authentication Information	20
Certificates	22
Access Keys	24
PIN Numbers	26
Credit Card Account Information	28
Debit Card Account Information	30
Bank Account Information	32
Other Personal Information	34

FIG. 2

VIRTUAL EXECUTOR — 38

Identification Information	18
Authentication Information	20
Certificates	22
Access Keys	24
PIN Numbers	26
Passwords	40
Other Secret Access Mechanisms	42

FIG. 3

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KEY "FLAVORS" FOR ACCESSING VIRTUAL WALLET

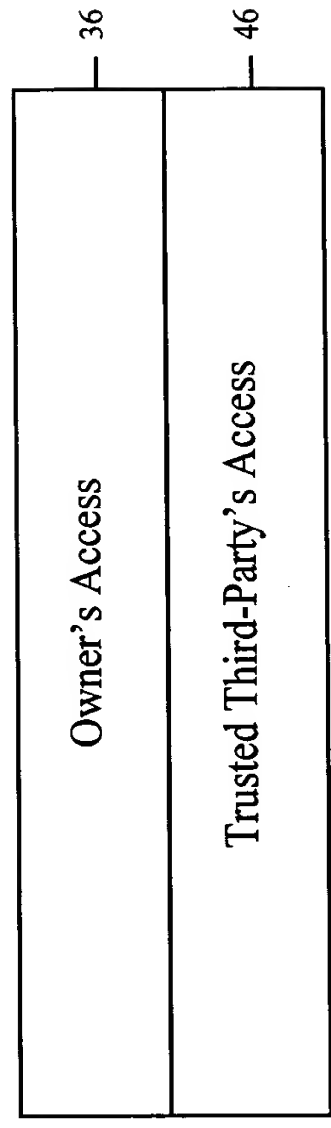


FIG. 4

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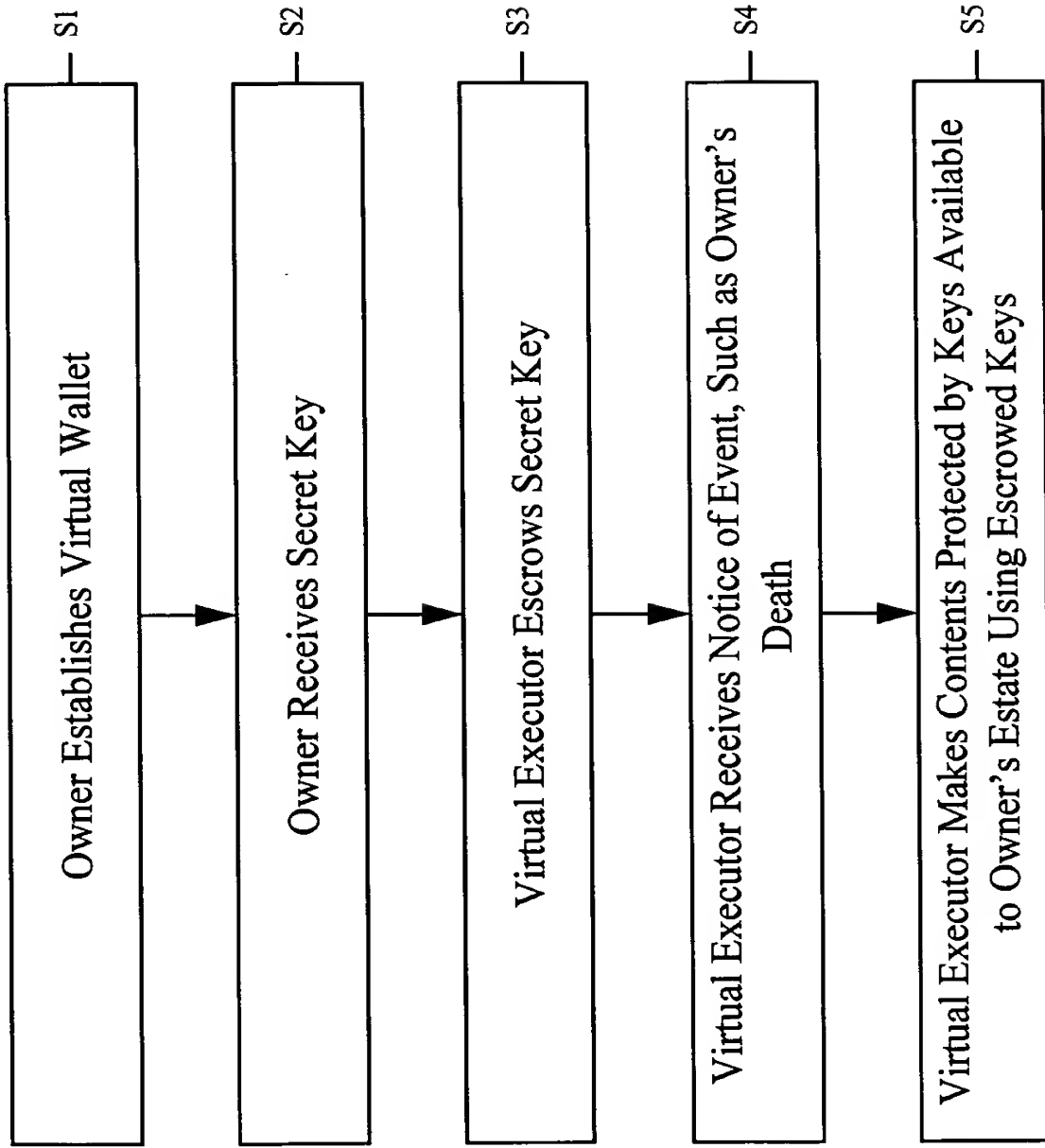


FIG. 5

VIRTUAL ARCHIVIST— 46

Technologies Used to Sign Documents	— 48
Technology to Encrypt/Decrypt	— 50
Keys for Signing Documents	— 52
Documents Themselves	— 54
File Translation Utilities	— 55
Certificate Revocation Lists	— 56
Digital Certificates	— 57
Time Stamps	— 58
Notary Stamps	— 60

FIG. 6